

Information to identify the case:

Debtor 1	<u>John Kocsis</u>	Social Security number or ITIN	xxx-xx-8429
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Anne M. Kocsis</u>	Social Security number or ITIN	xxx-xx-6846
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-26715-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Kocsis

Anne M. Kocsis

10/31/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Kocsis
Anne M. Kocsis
Debtors

Case No. 17-26715-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 31, 2022

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Kocsis, Anne M. Kocsis, 14 Cliff Street, Trenton, NJ 08611-3406
cr	+ Embrace Home Loans, Inc. c/o Rushmore Loan Managem, P.O. Box 55004, Irvine, CA 92619-5004
517089321	+ Drexel University, J. Scott Watson, Esq., 24 Regency Plaza, Glen Mills, PA 19342-1001
517234372	+ Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corpor, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
517015790	+ F.H. Cann & Associates, Inc., 1600 Osgood Street, Suite 20-2/120, North Andover, MA 01845-1048
517015791	Firstsource Advantage, LLC, C/o RJM Acquisitions LLC, PO Box 628, Buffalo, NY 14228
517015793	Hilton Grand Vacation, P.O. Box 402705, Atlanta, GA 30384-2705
517015797	+ Mastercard, Card service Center, PO Box 9201, Old Bethpage, NY 11804-9001
517015800	Roundpoint Mortgage Servicing Corporatio, P.O. Box 674150, Dallas, TX 75267-4150
517015801	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 31 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 31 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517015781	Email/Text: bankruptcydepartment@tsico.com	Oct 31 2022 20:44:00	Alltran Financial, LP, P.O. Box 4044, Concord, CA 94524-4044
517015782	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:56:04	American Express, PO Box 360001, Ft. Lauderdale, FL 33336-0001
517015783	+ Email/Text: bkfilings@zwickerpc.com	Oct 31 2022 20:44:00	American Express Bank, FSB, C/O Zwicker & Associates, 1105 Laurel Oak Road, Ste 136, Voorhees, NJ 08043-4312
517167703	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:55:52	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517015784	EDI: CAPITALONE.COM	Nov 01 2022 00:38:00	Capital One Bank, POB 71083, Charlotte, NC 28272-1083
517167683	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:56:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517015785	EDI: WFNNB.COM	Nov 01 2022 00:38:00	Comenity-HSN, P.O. Box 659707, San Antonio, TX 78265-9707
517015786	EDI: DISCOVER.COM	Nov 01 2022 00:38:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517024988	EDI: DISCOVER.COM		

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		Nov 01 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517015787	+ Email/Text: collections@drexel.edu	Oct 31 2022 20:44:00	Drexel University, 3141 Chestnut Street, Philadelphia, PA 19104-2875
517015789	Email/Text: bknotice@ercbpo.com	Oct 31 2022 20:44:00	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
517015788	EDI: RMSC.COM	Nov 01 2022 00:33:00	Ebay Mastercard/SYNCB, P.O. Box 960080, Orlando, FL 32896-0080
518794716	+ Email/Text: bkenotice@rushmorelm.com	Oct 31 2022 20:43:00	Embrace Home Loans, Inc., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, Embrace Home Loans, Inc., c/o Rushmore Loan Management Services 92619-2708
518794715	Email/Text: bkenotice@rushmorelm.com	Oct 31 2022 20:43:00	Embrace Home Loans, Inc., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
517015792	+ Email/Text: Banko@frontlineas.com	Oct 31 2022 20:44:00	Frontline Asset Strategies, LLC., 2700 Snelling Ave., N, Suite 250, Saint Paul, MN 55113-1783
517015794	EDI: IRS.COM	Nov 01 2022 00:38:00	Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
517015795	Email/Text: PBNCNotifications@peritussservices.com	Oct 31 2022 20:43:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
517176985	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 20:55:46	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517015796	EDI: RMSC.COM	Nov 01 2022 00:33:00	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
517015798	Email/Text: NCI_bankonotify@ncirm.com	Oct 31 2022 20:43:00	Nationwide Credit, Inc., P.O. Box 14581, Des Moines, IA 50306-3581
517114497	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Silver, POB 41067, Norfolk VA 23541
517115706	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517158979	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o RCS Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517015799	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	QCARD/SYNCHRONY BANK, PO BOX 530905, Atlanta, GA 30353-0905
517215488	EDI: Q3G.COM	Nov 01 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517015802	EDI: RMSC.COM	Nov 01 2022 00:33:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
517019617	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517015803	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	Synchrony Bank/Amazon, PO BOX 960013, Orlando, FL 32896-0013
517122266	+ EDI: AIS.COM	Nov 01 2022 00:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517026377	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517015780	##+	Allied Interstate LLC, 7525 West Campus Road, New Albany, OH 43054-1121

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Embrace Home Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Joint Debtor Anne M. Kocsis kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Debtor John Kocsis kfayette@kevinfayette.com
Robert P. Saltzman	on behalf of Creditor Embrace Home Loans Inc. dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services LLC dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7